

Information to identify the case:

Debtor 1	Randy McClain	Social Security number or ITIN	xxx-xx-4138
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 7 3/30/17	
Case number: 17-21234-GLT			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Randy McClain	
2. All other names used in the last 8 years		
3. Address	383 Woodcliff Circle Pittsburgh, PA 15243	
4. Debtor's attorney Name and address	Jesse J. White Jesse White & Associates 107 S. McDonald Street McDonald, PA 15057	Contact phone 724-926-4444
5. Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

Debtor **Randy McClain**

Case number **17-21234-GLT**

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 4/17/17
The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.		
7. Meeting of creditors	June 5, 2017 at 12:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). 		
You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 8/4/17
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Randy McClain
Debtor(s)

Bankruptcy Case No.: 17-21234-GLT
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: April 17, 2017

Gregory L. Taddonio
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Randy McClain
 Debtor

Case No. 17-21234-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 309A

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Apr 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2017.

db +Randy McClain, 383 Woodcliff Circle, Pittsburgh, PA 15243-1455
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1900
 14391505 +Aes/m&t Elt - Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
 14391506 +Aes/pheaafrn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14391507 +Aes/pheaafrn, Po Box 61047, Harrisburg, PA 17106-1047
 14391508 +Aes/pnc Ed Ln Ctr, Po Box 61047, Harrisburg, PA 17106-1047
 14391513 +Amex, Po Box 8218, Mason, OH 45040-8218
 14391535 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Sunoco, Po Box 78056, Phoenix, AZ 85062)
 14391518 +Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 14391520 +Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040,
 St Louis, MO 63179-0040
 14391522 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321
 14391523 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359
 14391528 +Flr Solution, Po Box 94498, Las Vegas, NV 89193-4498
 14391529 +Loan Depot, Po Box 503550, San Diego, CA 92150-3550
 14391530 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
 14391531 +PNC Bank Credit Card, 1 Financial Pkwy, Kalamazoo, MI 49009-8003
 14391532 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 14391534 +Sears, Po Box 9001055, Louisville, KY 40290-1055
 14391542 +Visa, Po Box 856177, Louisville, KY 40285-6177
 14391544 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999
 14391543 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkinfo@jessewhitelaw.com Apr 18 2017 01:19:02 Jesse J. White,
 Jesse White & Associates, 107 S. McDonald Street, McDonald, PA 15057
 tr +EDI: QNLCARDIELLO.COM Apr 18 2017 01:03:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 18 2017 01:19:22 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 18 2017 01:19:36
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14391509 +EDI: AMEREXPR.COM Apr 18 2017 01:03:00 American Express, Po Box 1270,
 Newark, NJ 07101-1270
 14396259 EDI: BECKLEE.COM Apr 18 2017 01:03:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14391512 +EDI: AMEREXPR.COM Apr 18 2017 01:03:00 Amex, Correspondence, Po Box 981540,
 ElPaso, TX 79998-1540
 14391511 +EDI: AMEREXPR.COM Apr 18 2017 01:03:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 14391510 +EDI: AMEREXPR.COM Apr 18 2017 01:03:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 14391515 EDI: CAPITALONE.COM Apr 18 2017 01:03:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14391514 +EDI: CAPITALONE.COM Apr 18 2017 01:03:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14391516 +EDI: CAPITALONE.COM Apr 18 2017 01:03:00 Capital One Bank, Po Box 71083,
 Charlotte, NC 28272-1083
 14391517 +EDI: CHASE.COM Apr 18 2017 01:03:00 Chase, Po Box 15123, Wilmington, DE 19850-5123
 14391519 +EDI: SEARS.COM Apr 18 2017 01:03:00 Citibank/Sears, Po Box 6282,
 Sioux Falls, SD 57117-6282
 14391521 +EDI: CITICORP.COM Apr 18 2017 01:03:00 Citibank/Sunoco, Po Box 6497,
 Sioux Falls, SD 57117-6497
 14391524 +E-mail/Text: svlainich@communitybank.tv Apr 18 2017 01:19:44 Community Bank, Po Box 357,
 Carmichaels, PA 15320-0357
 14391525 +E-mail/Text: svlainich@communitybank.tv Apr 18 2017 01:19:44 Community Bank,
 100 N Market St, Carmichaels, PA 15320-1290
 14391527 EDI: DISCOVER.COM Apr 18 2017 01:03:00 Discover Financial, Po Box 15316,
 Wilmington, DE 19850
 14391526 +EDI: DISCOVER.COM Apr 18 2017 01:03:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14391533 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 18 2017 01:19:50 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 14391536 +EDI: RMSC.COM Apr 18 2017 01:08:00 Synch/levin Furniture, Po Box 965064,
 Orlando, FL 32896-5064
 14391537 +EDI: RMSC.COM Apr 18 2017 01:08:00 Synch/levin Furniture, C/o Po Box 965036,
 Orlando, FL 32896-0001

District/off: 0315-2

User: culy
Form ID: 309A

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Total Noticed: 48

Date Rcvd: Apr 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14391539	+EDI: RMSC.COM Apr 18 2017 01:08:00	Synchrony Bank/ HH Gregg,	C/o Po Box 965036,
	Orlando, FL 32896-0001		
14391538	+EDI: RMSC.COM Apr 18 2017 01:08:00	Synchrony Bank/ HH Gregg,	Attn: Bankruptcy,
	Po Box 956060, Orlando, FL 32896-0001		
14391540	EDI: TFSR.COM Apr 18 2017 01:03:00	Toyota Motor credit Corp,	Po Box 8026,
	Cedar Rapids, IA 52408		
14391541	+EDI: TFSR.COM Apr 18 2017 01:03:00	Toyota Motor credit Corp,	240 Gibraltar Rd Ste 260,
	Horsham, PA 19044-2387		

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Duquesne Light Company		
cr	Quicken Loans Inc.		
cr*	American Express Centurion Bank,	c/o Becket and Lee LLP,	PO Box 3001,
	Malvern, PA 19355-0701		

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jesse J. White on behalf of Debtor Randy McClain bkinfo@jessewhitelaw.com,
jwhitebankruptcy@gmail.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 5